

United States Bankruptcy Court
Southern District of Mississippi

In re:
Stephen Joe Ford
Brittney Renee Ford
Debtors

Case No. 25-51002-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 15, 2025

User: mssbad
Form ID: 309I

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen Joe Ford, Brittney Renee Ford, 431 Purvis Oloh Rd, Purvis, MS 39475-5322
5533267	+ Acadian Cypress, PO Box 217, Ponchatoula, LA 70454-0217
5533270	+ Citz Bk Phil, Attn:Bankruptcy Dept, 521 W Main St, Philadelphia, MS 39350-2544
5533280	Sunbelt Federal CU, Attn: Bankruptcy, 6885 Us Hwy 49, Hattiesburg, MS 39402
5533283	The 1st, 6480 Hwy 98 W, Hattiesburg, MS 39402

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jul 15 2025 19:26:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnotices@rawlings13.net	Jul 15 2025 19:26:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Jul 15 2025 19:26:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5533268	+ Email/Text: collections@alabamacu.com	Jul 15 2025 19:27:00	Alabama Credit Union, Attn: Bankruptcy, 220 Paul W. Bryant Dr, Tuscaloosa, AL 35401-2007
5533269	+ Email/Text: znotice@bankplus.net	Jul 15 2025 19:26:00	Bank Plus, 1068 Highland Colony P, Ridgeland, MS 39157-8807
5533271	Email/Text: info@cmbfinancialservices.com	Jul 15 2025 19:26:00	Cmb Fin Serv, 325 West Pine St, Hattiesburg, MS 39401
5533272	Email/Text: LossMitREBankruptcy@HancockWhitney.com	Jul 15 2025 19:26:00	Hancock Whitney, Pob 4019, Gulfport, MS 39502
5533274	+ Email/Text: ebone.woods@usdoj.gov	Jul 15 2025 19:26:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5533273	EDI: IRS.COM	Jul 15 2025 23:27:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5533275	Email/Text: customerservice.us@klarna.com	Jul 15 2025 19:26:00	Klarna, PO Box 8116, Columbus, OH 43201
5533276	EDI: MSDOR	Jul 15 2025 23:27:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5533277	+ Email/Text: e-bankruptcy@nasafcu.com	Jul 15 2025 19:26:00	NASA Federal CU, Attn: Bankruptcy, 500 Prince Georges Blv, Upper Marlboro, MD 20774-8732
5533278	+ Email/Text: ebone.woods@usdoj.gov	Jul 15 2025 19:26:00	SBA, c/o US Attorney's Offi, 501 E Court St, Ste. 4.430, Jackson, MS 39201-5025
5533279	Email/Text: bankruptcyntices@sba.gov	Jul 15 2025 19:26:00	Small Business Adminis, P.O. Box 740192, Atlanta, GA 30374-0192

District/off: 0538-6
Date Rcvd: Jul 15, 2025

User: mssbad
Form ID: 309I

Page 2 of 2
Total Noticed: 23

5533281	EDI: SYNC	Jul 15 2025 23:27:00	Synchrony, Attn: Bankruptcy, PO Box 955060, Orlando, FL 32896-5060
5533282	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5533284	Email/Text: bankruptcy@towerloan.com	Jul 15 2025 19:26:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5533285	^ MEBN	Jul 15 2025 19:25:32	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Stephen Joe Ford trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Brittney Renee Ford trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Stephen Joe Ford	Social Security number or ITIN	xxx-xx-2456
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Brittney Renee Ford	Social Security number or ITIN	xxx-xx-0688
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **25-51002-KMS**

Date case filed for chapter **13** **7/14/25**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephen Joe Ford	Brittney Renee Ford
2. All other names used in the last 8 years	aka Stephen J Ford	
3. Address	431 Purvis Oloh Rd Purvis, MS 39475	431 Purvis Oloh Rd Purvis, MS 39475
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601-582-5011 Email ecfnotices@rawlings13.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 7/15/25

For more information, see page 2

